



Veterans' Group Life Insurance News

**Office of
Servicemembers'
Group Life
Insurance
OSGLI**

CREATE A VGLI ONLINE ACCOUNT TODAY

Here's how:

- ◆ Log on to www.insurance.va.gov
- ◆ Select "Online Policy Access"
- ◆ Under Veterans' Group Life Insurance (VGLI), click the "access your policy information" link
- ◆ Click on the "First Time User" button

Enter your:

- ◆ Social Security Number
- ◆ Last Name, and
- ◆ Control Number
Your Control Number appears on your bill and most other correspondence from OSGLI (Do not use the 0001)

LOOKING FORWARD

As we plan the direction of OSGLI for the next several years, the OSGLI team embraces President Obama and Secretary Shinseki's plans for the Department of Veterans Affairs. Our focus on enhanced technology and seamless access for veterans is closely aligned with the following remarks taken from the VA website:

"Our 2010 budget represents the President's vision for how VA will transform into a 21st Century organization that is Veteran-centric, results-driven, and forward-looking," Secretary of Veterans Affairs Eric K. Shinseki said. "This transformation is demanded by new times, new technologies, new demographic realities, and new commitments to today's Veterans."

We understand how important it is to offer many forms of technology when communicating with you. We consider the needs of the entire veteran population and are pleased to offer you the following services:

Online	Access the VGLI Website: www.insurance.va.gov From left hand menu select " Online Policy Access " Select VGLI under " access your policy information " Sign on or Apply Online to create an account You can email us at: osgli.osgli@prudential.com
Customer Service Phone & Fax	800-419-1473 (Toll Free, Worldwide) 800-236-6142 (Fax)
Mail	OSGLI PO Box 41618 Philadelphia, PA 19176-1618
ONLINE ACCOUNT FEATURES	<div> Pay your bill View your beneficiary View your coverage details Change coverage amount Request reinstatement </div> <div> View payment history Change your beneficiary Print a copy of your Certificate of Insurance Change billing frequency Change your contact information </div>

SAVE UP TO 5% ON YOUR VGLI PREMIUM!

Save between 2.5% and 5% by changing your Billing Frequency

You can change your Billing Frequency online or by calling Customer Service

This example is for a VGLI member between 30-34 with \$400,000 in coverage

Please note: Billing statements and rate charts already reflect the discount

Payment Options	Premium (without discount)	Discount Rate	Premium (with discount)	Annual Savings
Monthly	\$40.00	0.00%	\$40.00	\$0.00
Quarterly	\$120.00	2.50%	\$117.00	\$12.00
Semiannually	\$240.00	3.75%	\$231.00	\$18.00
Annually	\$480.00	5.00%	\$456.00	\$24.00

Thank you for your service. Please send questions, comments and suggestions to osgli.osgli@prudential.com

REMINDER OF IMPORTANT BENEFIT FEATURES

Did you know.....

- ◆ You can have your VGLI premium deducted from your military retirement pay or VA compensation payments. You can apply for the service through your VGLI online account or by calling Customer Service.
- ◆ You have 5 years to apply for VGLI reinstatement after a voluntary cancellation or lapse. This includes a VGLI cancellation for a return to duty. If you cancelled your VGLI because you returned to duty, you can apply for a new VGLI policy based on your SGLI coverage amount at separation or you can apply to reinstate your prior VGLI. For a new VGLI policy, you have 120 days from your date of separation to apply with no medical questions, plus an additional year with medical questions. Compare your prior VGLI amount and your most recent SGLI amount to determine the coverage that best meets your needs.
- ◆ Your VGLI policy has an accelerated benefit option. Members who have a life expectancy of 9 months or less may be able to receive up to 50% of their coverage. Call Customer Service for details.

IS YOUR BENEFICIARY DESIGNATION CURRENT?

Each year you are encouraged to review your life insurance beneficiary designation. **A change in your marital status, the addition of a child or the death of a loved one** are just some of the reasons to make certain your beneficiary designation is current. A current designation is the best way to make sure your life insurance proceeds are distributed according to your wishes.

Things to remember...

- ◆ You can submit your beneficiary changes online from your VGLI Account

- ◆ You can choose any beneficiary you want
- ◆ You can change your beneficiary at any time
- ◆ You can download and mail your Beneficiary Designation form to OSGLI

If your beneficiary is a Trust, *the Trust documents are needed **when a claim is submitted***. Meet with a professional financial or estate planner to help you create these documents.

Make sure your life insurance is paid according to your wishes. **Update Your Beneficiary Today!**

SURVEY, SURVEYS, SURVEYS!

Love them or hate them, surveys are a very good way for an organization to get a better understanding of how its customers think they are performing. OSGLI hosts both telephone and web surveys. We evaluate the results and we make changes based on your feedback. If you choose not to participate in the telephone or web survey but still want to send us your feedback, please send an email to: osgli.osgli@prudential.com or USPS mail to the address on the front page. Your feedback is important to us!

HOW MUCH LIFE INSURANCE ?

How much life insurance do I need.....how much will it cost? There are two calculators online to help you evaluate both of these important questions.

Find the **Insurance Needs Calculator** at www.insurance.va.gov. From the left menu bar, select "Life Insurance Tools", and then select "Insurance Needs Calculator." This calculator will help you identify your financial obligations and evaluate the financial needs of your survivors.

From your VGLI online account you can use the **Premium Calculator**. This tool will price different levels of coverage based on your age and coverage amounts. Use this helpful tool to assist you in determining the cost of different coverage amounts.

FREE FINANCIAL COUNSELING

At a time of loss, sound financial advice can make a stressful experience a little more manageable. VGLI beneficiaries can request free financial counseling for up to two years following benefit payment.

The financial representatives do not sell any services and are not affiliated with an investment firm or bank. This benefit is coordinated by the Department of Veterans Affairs.

If you know a beneficiary in need of assistance with financial planning, please encourage them to call 888-243-7351 or email fcs@financialpoint.com.

No question is too simple, no problem too small!